

Certificate Number: 12433-NJ-DE-031468566

Bankruptcy Case Number: 18-24434



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 13, 2018, at 10:13 o'clock PM EDT, Alfredo F. Chao completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: August 13, 2018 By: /s/Lance Brechbill

Name: Lance Brechbill

Title: Teacher